

## PEER REVIEW HISTORY

BMJ Open publishes all reviews undertaken for accepted manuscripts. Reviewers are asked to complete a checklist review form (<http://bmjopen.bmj.com/site/about/resources/checklist.pdf>) and are provided with free text boxes to elaborate on their assessment. These free text comments are reproduced below.

### ARTICLE DETAILS

<b>TITLE (PROVISIONAL)</b>	The impact of Universal Credit in North East England: a qualitative study of claimants and support staff
<b>AUTHORS</b>	Cheetham, Mandy; Moffatt, Suzanne; Addison, Michelle; Wiseman, Alice

### VERSION 1 - REVIEW

<b>REVIEWER</b>	Dr Elizabeth Walton The Whitehouse Surgery, Sheffield, UK. The University of Sheffield, UK.
<b>REVIEW RETURNED</b>	04-Mar-2019

<b>GENERAL COMMENTS</b>	<p>Thank you for asking me to review this important and excellent paper from Newcastle. I absolutely support its publication in BMJ Open but have a few suggestions the authors may wish to consider.</p> <p>The paper is very clearly written and easy to understand.</p> <p>Abstract: Setting: I would like to know the IMD scores of Gateshead and Newcastle and how they fit with other areas of UK. Results: Line 26, Is the word 'impact' missing after 'negatively'? The findings fit very much with my front line experience as a GP working in the most deprived area of Sheffield. (I do wonder though if I only see the patients it is going badly for; are there any individuals where UC has run smoothly? I assume not after reading your paper)</p> <p>Article Summary: Line 14: How did you define 'vulnerable'? Or did you just assume that as the they were claimants of UC there were by definition, vulnerable? Could this me made clearer? Line 28: This is unnecessary. You have carried out a rigorous Qualitative research project – no one expects 'statistical significance'! However, you have carried out the research in a typical northern city in the UK (hence needing to compare IMD scores) so I wonder if the findings actually could be assumed to be generalizable to other cities in the UK?</p> <p>Background: P4 line 18: Needs a better reference than the guardian. P5 line 10: Could you comment on how many children/%Children are living in poverty in Newcastle? This always is shockingly high and emphasizes the level of poverty.</p>
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	<p>Methods: How do you find complex? Did you do purposive sampling?</p> <p>P6 PPI: Could you make it clearer how the research emerged? What was the embedded research?</p> <p>Results: p7 Could you add a sentence about how you consented participants please?</p> <p>P8 Please could you clarify how you recruited? Was it just opportunistic or did you purposively sample for people with LTC?</p> <p>P8 Line 30-32 – really agree with this as the take home message of the paper.</p> <p>P13 Really important finding about the increased suicide risk.</p> <p>P15 Also increased GP appointments when people are struggling with their benefits. (This debate paper I had published in BJGP may be of interest: DOI: <a href="https://doi.org/10.3399/bjgpxxx">https://doi.org/10.3399/bjgpxxx</a>. A truth universally acknowledged: moving to Universal Credit leads to large debt and poor mental health. Walton E (2018) BJGP)</p> <p>P18 Again I think the first line is a bit harsh - I think your work does have generalizability to other large UK cities. You say a strength is that the study provides evidence particularly on those with complex lives – is this everyone with universal credit or did you particularly sample for this? Sorry its not clear to me.</p>
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<b>REVIEWER</b>	Peter Dwyer University of York UK
<b>REVIEW RETURNED</b>	07-Mar-2019

<b>GENERAL COMMENTS</b>	<p>Dear Authors, (Editor please also see final note re Q8 checklist response below)</p> <p>Hello. This is a very clearly written and well presented paper that should be published. It offers clear and appropriate insight and understanding of certain UC related issues and the negative impacts that claiming UC has on the lives of vulnerable UC claimants and also highlights some pertinent insights from staff involved in supporting them.</p> <p>I have recommended that the paper be published with minor amendments. However before publication I think you need to attend to a number of relatively minor issues following the most substantive being number 1 below.</p>
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1. Make it clear that your paper focuses on particular aspects and impacts of UC which relate to the two elements you highlight on p7. i.e. "(i) the claims process including payment delays, deductions, debt/arrears; (ii) the impact of claiming and managing on UC on: finances; physical and mental health; family and social life; employment; and on advice and support staff in local government, voluntary and community and health sectors. What I mean here is you succinctly summarise a range of issues related to UC on p4 of the manuscript but some key ones barely feature again in the paper. So for example you cite the paper by myself and a colleague which points to "tougher conditionality and ratcheting up of sanctions" and given you are talking about impacts on mental and financial well-being I did expect some evidence / data about the negative impact of being sanctioned and the fear /omnipresent threat of sanctions. This is after all a core component of UC that directly impacts on material, physical and mental well-being. If you are not going to discuss certain key elements (e.g. intensified compulsory engagement with work search sanctions, APA's, coupled payments etc.) which have had significant impact on claimants make it clear why you prioritised the the two elements noted above . So nothing major but I think you need to add a sentence on p 7 about to why you have chosen the elements you do manage.

2. Last sentence p7 you state "...no research on vulnerable claimants with complex needs has been reported." this needs to be altered to very little research on vulnerable claimants etc. has been reported. A considerable number of the people on UC who took part in the WelCond project were vulnerable and had complex need (see e.g. UC recipients cited in Dwyer (2018) and Wright et al. (2018)) and we have widely disseminated these findings and I think this should be acknowledged or cited. Linked to this perhaps change your reference no 27 should be changed to one of the findings papers below.

Dwyer, p. (2018) 'Overview Final Findings' ,  
[http://www.welfareconditionality.ac.uk/wp-content/uploads/2018/05/40414\\_Overview-HR4.pdf](http://www.welfareconditionality.ac.uk/wp-content/uploads/2018/05/40414_Overview-HR4.pdf)

Wright et al. (2018) Universal Credit Final Findings,  
[www.welfareconditionality.ac.uk/wp-content/uploads/2018/05/40414-Universal-Credit-web.pdf](http://www.welfareconditionality.ac.uk/wp-content/uploads/2018/05/40414-Universal-Credit-web.pdf)

Wright et al. (2016) Universal Credit First Wave Findings,  
<http://www.welfareconditionality.ac.uk/wp-content/uploads/2016/05/WelCond-findings-Universal-Credit-May16.pdf>

Additionally and you are probably not aware of this yet due to its very recent publication but a book chapter by a PhD student focuses on the types of support available to vulnerable people under UC and the negative impacts of it implementation. I think you should have a look at this and cite it somewhere as it deals with a number of issues that very relevant to your paper  
Stinson, H. (2019) 'Supporting people? Universal Credit, conditionality and the recalibration of vulnerability' pp. 15-40 in P. Dwyer [ed.] P. Dwyer [ed.] Dealing with welfare conditionality, Bristol, The Policy Press.

	<p>3. Linked to the above another chapter in the book i.e. Jones, K. (2019) 'No strings attached? An exploration of employment support services offered by third sector homelessness organisations' pp. 91-118 in P. Dwyer [ed.] Op cit.</p> <p>Makes the very same point that you raise on p14 about increased work load on staff and being deflected from their core support activities in supporting people with complex needs (in this case with particular reference to homelessness organisations) because they are having to deal with the effects of benefit system. So again this could and should be cited here to strengthen you own paper.</p> <p>Final point to both editor and authors: Re Q8 checklist response. I have ticked yes in answer to this question as the refs cited are broadly v appropriate. Please do not take my suggestions re citation of the above works to be the act of some form of glory boy academic trying to get citations. I assure you this is not the case nor how I operate. It is simply the case that much of the work I have been involved through projects, with research students and colleagues encompasses many common ground/findings with your own paper and I think inclusion of the stuff I have set out above should be included as it is already out there and will strengthen your own paper.</p>
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<b>REVIEWER</b>	Felicity Thomas University of Exeter
<b>REVIEW RETURNED</b>	14-Mar-2019

<b>GENERAL COMMENTS</b>	<p>This is a well written paper on an increasingly pressing issue - namely, the impacts of Universal Credit on the lives of those affected by it. Having worked in a similar area, I am familiar with all of the arguments being made, and have no doubt at all that these claims apply more widely than the study sites reported on here. However, there are a few areas where more clarification is needed:</p> <p>First, the authors claim that this is the first study looking at the experiences of vulnerable claimants with complex needs - yet based on the definitions given in the paper, I would imagine that the vast majority of people on UC could fall under this definition and as such, I think this claim needs toning down. We also need to know how the authors defined 'mental health problems' - was this self-defined by participants? This is important, particularly given the claims being made that UC is impacting adversely on mental health.</p> <p>The authors need to acknowledge the limitations of only involving those who spoke a good level of English.</p> <p>The authors state that the need for the study emerged from research undertaken with local community groups - yet it is unclear why no patients or public were involved in the conduct of the study or the dissemination of findings.</p> <p>The Discussion mentions the potential for UC to exacerbate gender inequalities - yet this isn't something that has been discussed in the paper, and no evidence is given to support this claim.</p>
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## VERSION 1 – AUTHOR RESPONSE

Reviewer 1

Reviewers comments	Author responses
The paper is very clearly written and easy to understand.	Thank you
Abstract:	
Setting: I would like to know the IMD scores of Gateshead and Newcastle and how they fit with other areas of UK.	IMD scores have been added (page 5, line 115). According to Indices of Multiple Deprivation (2015), Gateshead is ranked 73rd / 326 Local Authorities and Newcastle 53rd / 326, where 1 is the most deprived ( <a href="https://www.gateshead.gov.uk/media/2557/Indices-of-Deprivation-2015-Briefing-for-Gateshead/pdf/Website-Briefing-IMD-2015-for-Gateshead.pdf?m=636621580254670000">https://www.gateshead.gov.uk/media/2557/Indices-of-Deprivation-2015-Briefing-for-Gateshead/pdf/Website-Briefing-IMD-2015-for-Gateshead.pdf?m=636621580254670000</a> )
Results: Line 26, Is the word 'impact' missing after 'negatively'?	Yes, this has been amended in the text (page 2, line 35)
The findings fit very much with my front line experience as a GP working in the most deprived area of Sheffield. (I do wonder though if I only see the patients it is going badly for; are there any individuals where UC has run smoothly? I assume not after reading your paper)	The research questions we set out to examine were: <ul style="list-style-type: none"> <li>• What are the health and social effects of the roll out of Universal Credit in Gateshead and Newcastle?</li> <li>• What are the benefits and risks of the transition to UC for different groups?</li> <li>• Whose HWB is affected, in what ways, and what is the wider impact on the claimant, their family, and local services?</li> <li>• What are the implications of the findings?</li> </ul> These have been added on page 6, line 135. We were keen to hear about the benefits and risks of UC. The findings reflect the views and experiences of the participants we spoke to.
Article Summary:	
Line 14: How did you define 'vulnerable'? Or did you just assume that as the they were claimants of UC there were by definition, vulnerable? Could this me made clearer?	We did not assume everyone on UC is vulnerable. We set out to include a sample of people with diverse life experiences. We recruited through gatekeepers such as libraries, Citizens Advice and local voluntary and community organisations. The UC claimants who volunteered to participate included people with complex life experiences who are more likely to require additional support to claim and manage on UC. (This group of people might also be more likely to seek advice from their GP, explaining why the findings fit your experience in PHC in Sheffield). DWP recognise there are vulnerable people claiming UC. On page 8 of our paper, we explain DWP has introduced Universal Support for groups of people it considers vulnerable, including those experiencing, "mental and physical health issues, life events, poor skills or limitations such as literacy or language comprehension problems ... limited online access or skills, and those who struggle to budget". On page 8, line 210, we outline the characteristics of the sample recruited in our study, including individuals who had: long term health conditions/disabilities (15), including self-reported mental health problems (20), self-reported learning

	<p>disabilities (2), cognitive impairment/dementia, sensory impairment; bereavement; recent discharge from hospital; and those who had stopped work through ill-health. In addition to these issues, the sample included: lone parents; people in recovery from addiction; veterans; care leavers; ex-offenders; refugees and homeless people.</p> <p>Vulnerable people in this context are those likely to need additional support in claiming and managing UC, for a range of different reasons, including those set out above. Text has been amended to clarify this (page 7, line 150).</p>
<p>Line 28: This is unnecessary. You have carried out a rigorous Qualitative research project – no one expects 'statistical significance'! However, you have carried out the research in a typical northern city in the UK (hence needing to compare IMD scores) so I wonder if the findings actually could be assumed to be generalizable to other cities in the UK?</p>	<p>Text amended (page 3, line 63) and IMD scores added (page 5, line 115).</p>
Background:	
<p>P4 line 18: Needs a better reference than the guardian.</p>	<p>The Guardian reference has been removed (page 4 line 87), the text amended and two supporting references added (page 4, line 90):</p> <p>Reed H. and Portes J. (2018) Cumulative impact on living standards of public spending changes Equality and Human Rights Commission <a href="http://www.equalityhumanrights.com">www.equalityhumanrights.com</a> accessed 05.04.19</p> <p>Hood A, Waters T (2017) The Impact of Tax and Benefit reforms on Household Incomes. Institute for Fiscal Studies. <a href="https://www.ifs.org.uk/uploads/publications/bns/BN196.pdf">https://www.ifs.org.uk/uploads/publications/bns/BN196.pdf</a> accessed 16/04/19</p>
<p>P5 line 10: Could you comment on how many children/%Children are living in poverty in Newcastle? This always is shockingly high and emphasizes the level of poverty.</p>	<p>Thank you for this useful suggestion. Child poverty rates in Gateshead and Newcastle have been added in text (page 5, line 117).</p>
Methods:	
<p>How do you find complex? Did you do purposive sampling?</p>	<p>The gatekeeper organisations we asked to help us recruit to the study provide advice and support to those needing it, including with UC. An explanation is provided (page 7, line 150).</p>

	The inclusion criteria were: aged 18 or over; lived, worked, or accessed services in Gateshead or Newcastle; had applied for UC; had sufficient understanding of English to participate in an interview; and, were able to give informed consent (page 7, line 156).
P6 PPI: Could you make it clearer how the research emerged? What was the embedded research?	MC was working as an embedded researcher with Gateshead Council Public Health team. Community members involved in a study in 2017 identified their concerns about the roll out of Universal Credit in Gateshead and the council was keen to explore the potential health and social impact on residents, resulting in the Council commissioning the study. Text amended to clarify (page 7, line 165)
Results: p7 Could you add a sentence about how you consented participants please?	Sentence added on page 7, line 155, to clarify consent arrangements.
P8 Please could you clarify how you recruited? Was it just opportunistic or did you purposively sample for people with LTC?	We explain UC claimants were recruited via gatekeepers in two local authorities, a housing company and eight voluntary and community sector organisations in Gateshead and Newcastle who distributed information about the study and identified potential participants. A sentence has been added to clarify that we did not purposively sample people with LTCs (page 7, line 150).
P8 Line 30-32 – really agree with this as the take home message of the paper.	Agree and sentence amended to ensure this point is emphasised in the discussion on page 18, line 406.
P13 Really important finding about the increased suicide risk.	Agree and this point is highlighted in the discussion on page 18, line 413.
P15 Also increased GP appointments when people are struggling with their benefits. (This debate paper I had published in BJGP may be of interest: DOI: <a href="https://doi.org/10.3399/bjgpxxx">https://doi.org/10.3399/bjgpxxx</a> . A truth universally acknowledged: moving to Universal Credit leads to large debt and poor mental health. Walton E. (2018) BJGP)	Increased demands on services including primary care is mentioned (page 17, line 378) and the text has been amended on page 20, where your debate paper was already referenced (ref. 43), to clarify the point about increased GP appointments.

P18 Again I think the first line is a bit harsh - I think your work does have generalizability to other large UK cities.	Text amended to indicate that we argue that the findings would be transferable to other similar UK localities (page 21, line 484)
You say a strength is that the study provides evidence particularly on those with complex lives – is this everyone with universal credit or did you particularly sample for this? Sorry it's not clear to me.	Methods section now clarifies this point, as outlined in response to comments above (see page 7, line 150).

#### Reviewer 2

Hello. This is a very clearly written and well presented paper that should be published. It offers clear and appropriate insight and understanding of certain UC related issues and the negative impacts that claiming UC has on the lives of vulnerable UC claimants and also highlights some pertinent insights from staff involved in supporting them.

I have recommended that the paper be published with minor amendments. However before publication I think you need to attend to a number of relatively minor issues following the most substantive being number 1 below.

1. Make it clear that your paper focuses on particular aspects and impacts of UC which relate to the two elements you highlight on p7. i.e. "(i) the claims process including payment delays, deductions, debt/arrears; (ii) the impact of claiming and managing on UC on: finances; physical and mental health; family and social life; employment; and on advice and support staff in local government, voluntary and community and health sectors. What I mean here is you succinctly summarise a range of issues related to UC on p4 of the manuscript but some key ones barely feature again in the paper. So for example you cite the paper by myself and a colleague which points to "tougher conditionality and ratcheting up of sanctions" and given you are talking about impacts on mental and financial well-being I did expect some evidence / data about the negative impact of being sanctioned and the fear /omnipresent threat of sanctions. This is after all a core component of UC that directly impacts on material, physical and mental well-being. If you are not going to discuss certain key elements (e.g. intensified compulsory engagement with work search sanctions, APA's, coupled payments etc.) which have had significant impact on claimants make it clear why you prioritised the two elements noted above . So nothing major but I think you need to add a sentence on p 7 about to why you have chosen the elements you do manage.	Thank you for these comments. The paper has been amended to make clear that it focuses on the particular aspects of UC, which were identified by participants. The issues highlighted on page 4-5 (Lines 97-105) have been identified in existing literature, but not all of these emerged as themes in our study. APAs and the threat of sanctions were both identified in our study. Reference to APAs has been added (page 10, line 223) and a quote on sanctions has been added (page 15, line 343).
2. Last sentence p7 you state "...no research on vulnerable claimants with complex needs has been reported. " this needs to be altered to very little research on vulnerable claimants etc. has been reported. A considerable number of the people on UC who took part in the WelCond project were vulnerable and had complex need (see e.g. UC recipients cited in Dwyer (2018) and Wright et al. (2018))	Text amended to 'very little' (page 5, line 111). We refer to the WelCond findings on page 18, line 424 and page 19, line 440.



and we have widely disseminated these findings and I think this should be acknowledged or cited. Linked to this perhaps change your reference no 27 should be changed to one of the findings papers below.

Dwyer, p. (2018) 'Overview Final Findings' ,  
[https://eur03.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.welfareconditionality.ac.uk%2Fwp-content%2Fuploads%2F2018%2F05%2F40414\\_Overview-HR4.pdf&data=02%7C01%7Cm.cheetham%40tees.ac.uk%7C588631215f4b4ea9ddc608d6b8db2d9a%7C43d2115ba55e46b69df7b03388ecfc60%7C0%7C1%7C636899649469201119&sdata=jwysigYR5ja2CDAcwZN89u1fn4Rcg0hTUth0CET2X3M%3D&reserved=0](https://eur03.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.welfareconditionality.ac.uk%2Fwp-content%2Fuploads%2F2018%2F05%2F40414_Overview-HR4.pdf&data=02%7C01%7Cm.cheetham%40tees.ac.uk%7C588631215f4b4ea9ddc608d6b8db2d9a%7C43d2115ba55e46b69df7b03388ecfc60%7C0%7C1%7C636899649469201119&sdata=jwysigYR5ja2CDAcwZN89u1fn4Rcg0hTUth0CET2X3M%3D&reserved=0)

Wright et al. (2018) Universal Credit Final Findings,  
<https://eur03.safelinks.protection.outlook.com/?url=www.welfareconditionality.ac.uk%2Fwp-content%2Fuploads%2F2018%2F05%2F40414-Universal-Credit-web.pdf&data=02%7C01%7Cm.cheetham%40tees.ac.uk%7C588631215f4b4ea9ddc608d6b8db2d9a%7C43d2115ba55e46b69df7b03388ecfc60%7C0%7C1%7C636899649469201119&sdata=zH0F%2FVd6d%2FXgc72TFntnqHKA0j3SpliBTzp3942R054%3D&reserved=0>

Wright et al. (2016) Universal Credit First Wave Findings,  
<https://eur03.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.welfareconditionality.ac.uk%2Fwp-content%2Fuploads%2F2016%2F05%2FWelCond-findings-May16.pdf&data=02%7C01%7Cm.cheetham%40tees.ac.uk%7C588631215f4b4ea9ddc608d6b8db2d9a%7C43d2115ba55e46b69df7b03388ecfc60%7C0%7C1%7C636899649469201119&sdata=TGpwwMSx54kRDWpSPJ6ehJ6KPFSagaFOKZspLbzF4s8%3D&reserved=0>

Additionally and you are probably not aware of this yet due to its very recent publication but a book chapter by a PhD student focuses on the types of support available to vulnerable people under UC and the negative impacts of it implementation. I think you should have a look at this and cite it somewhere as it deals with a number of issues that very relevant to your paper

Stinson, H. (2019) 'Supporting people? Universal Credit, conditionality and the recalibration of vulnerability' pp. 15-40 in P. Dwyer [ed.] P. Dwyer [ed.] Dealing with welfare conditionality, Bristol, The Policy Press.

Thank you for these suggestions, which we were not aware of. The chapters were extremely useful and we have cited Stinson (2019) twice in the discussion (page 18, line 404 and page 21, line 483). Stinson's findings strengthen the reliability of our own findings and help emphasise the point about the transferability of these findings to similar populations in other localities in the UK

<p>3. Linked to the above another chapter in the book i.e. Jones, K. (2019) 'No strings attached? An exploration of employment support services offered by third sector homelessness organisations' pp. 91-118 in P. Dwyer [ed.] Op cit.</p> <p>Makes the very same point that you raise on p14 about increased work load on staff and being deflected from their core support activities in supporting people with complex needs (in this case with particular reference to homelessness organisations) because they are having to deal with the effects of benefit system. So again this could and should be cited here to strengthen you own paper.</p>	<p>We have cited Jones (2019) in the discussion on page 20, line 466.</p>
<p>Final point to both editor and authors: Re Q8 checklist response. I have ticked yes in answer to this question as the refs cited are broadly v appropriate. Please do not take my suggestions re citation of the above works to be the act of some form of glory boy academic trying to get citations. I assure you this is not the case nor how I operate. It is simply the case that much of the work I have been involved through projects, with research students and colleagues encompasses many common ground/findings with your own paper and I think inclusion of the stuff I have set out above should be included as it is already out there and will strengthen your own paper.</p>	<p>These comments are appreciated and the additional references will indeed strengthen paper.</p>

Reviewer: 3

This is a well written paper on an increasingly pressing issue - namely, the impacts of Universal Credit on the lives of those affected by it. Having worked in a similar area, I am familiar with all of the arguments being made, and have no doubt at all that these claims apply more widely than the study sites reported on here. However, there are a few areas where more clarification is needed:

<p>First, the authors claim that this is the first study looking at the experiences of vulnerable claimants with complex needs - yet based on the definitions given in the paper, I would imagine that the vast majority of people on UC could fall under this definition and as such, I think this claim needs toning down. We also need to know how the authors defined 'mental health problems' - was this self-defined by participants? This is important, particularly given the claims being made that UC is impacting adversely on mental health.</p>	<p>Text amended to acknowledge that very little research on vulnerable claimants with complex needs has been reported (page 5, line 111).</p> <p>Text amended to clarify claimants mental health problems were self-reported (page 9, line 214)</p>
<p>The authors need to acknowledge the limitations of only involving those who spoke a good level of English.</p>	<p>Text amended on page 21, line 488</p>
<p>The authors state that the need for the study emerged from research undertaken with local community groups - yet it is unclear why no patients or public were involved in the conduct of the study or the dissemination of findings.</p>	<p>Text amended to clarify this (page 7, line 165)</p>
<p>The Discussion mentions the potential for UC to exacerbate gender inequalities - yet this isn't something that has been discussed in the paper, and no evidence is given to support this claim.</p>	<p>Text amended to clarify (page 19, line 442)</p>